

**IN THE CLAIMS:**

Please AMEND the claims in accordance with the following:

1. (CURRENTLY AMENDED) An electronic settlement method for electronically paying ~~the consideration necessary~~a price for a commercial transaction by a receiver to a supplier via a settlement service provider upon the transaction between the receiver and the supplier, said method comprising ~~the steps of:~~

obtaining and possessing ~~an electronic information body for transmission of valuable data~~an electronic purse, formed by digital data, by the supplier, the electronic information ~~body~~purse having a function of holding the valuable data in the form of digital data representing a value of a currency or a value of an alternative to a currency and being recorded therein information for authentication required for authenticating a payee of the valuable data in advance;

obtaining the electronic ~~information body~~purse, which is owned by the supplier, by the receiver (hereinafter referred to as "obtaining-step");

transmitting the electronic ~~information body~~purse from the receiver to the settlement service provider to request to attach valuable data having a value corresponding to the ~~consideration necessary~~price for the transaction to the electronic ~~information body~~purse (hereinafter referred to as "requesting-step");

attaching the valuable data to the electronic ~~information body~~purse at the request of the receiver after authenticating the receiver by the settlement service provider (hereinafter referred to as "attaching-step");

returning the electronic information~~purse to which the valuable data has been attached in said attaching for transmission of valuable data composed of the electronic information body and the valuable data~~ from the settlement service provider to the supplier (hereinafter referred to as "returning-step"); and

transferring the proprietary right of the valuable data attached to the electronic purse~~in the electronic information for transmission of valuable data~~ to a candidate for the receipt of the valuable data by the settlement service provider only when the candidate has been authenticated as a payee oneself of the valuable data on the basis of the information for authentication stored in the electronic ~~information body~~purse (hereinafter referred to as "proprietary right transferring-step").

2. (CURRENTLY AMENDED) The method according to claim 1, wherein issuer information as to the issuer of the electronic ~~information~~body~~purse~~ is confirmably stored in advance in the electronic ~~information~~body~~purse~~ ~~confirmably from the outside~~.

3. (CURRENTLY AMENDED) The method according to claim 1, wherein the valuable data is confirmably attached to the electronic ~~information~~body~~purse~~ ~~confirmably from the outside~~.

4. (CURRENTLY AMENDED) The method according to claim 3, wherein in the ~~returning-step~~, the electronic ~~information~~body~~purse~~ is returned to the supplier via the receiver.

5. (CURRENTLY AMENDED) The method according to claim 3, wherein in the ~~returning-step~~, the electronic ~~information~~body~~purse~~ is returned to the supplier via at least one third party other than the receiver registered in advance.

6. (CURRENTLY AMENDED) The method according to claim 1, wherein a destination where the electronic ~~information~~body~~purse~~ ~~for transmission of the valuable data should be returned~~ is registered in advance on the settlement service provider side, and  
in the ~~returning-step~~, the electronic ~~information~~body~~purse~~ is returned from the settlement service provider to the destination registered in advance on the settlement service provider side.

7. (CURRENTLY AMENDED) The method according to claim 1, wherein a destination where the electronic ~~information~~body~~purse~~ ~~for transmission of the valuable data should be returned~~ is stored in advance in the electronic ~~information~~body~~purse~~, and  
in the ~~returning-step~~, the electronic ~~information~~body~~purse~~ is returned from the settlement service provider to the destination stored in advance in the electronic ~~information~~body~~purse~~.

8. (CURRENTLY AMENDED) The method according to claim 1, wherein route information when the electronic ~~information~~body~~purse~~ ~~for transmission of the valuable data will be returned~~ is registered in advance on the settlement service provider side, and  
in the ~~returning-step~~, the electronic ~~information~~body~~purse~~ is returned from the settlement service provider to the supplier via a site according to the route information registered in advance on the settlement service provider side.

9. (CURRENTLY AMENDED) The method according to claim 1, wherein route information when the electronic ~~information~~purse ~~for transmission of the valuable data will be~~ returned is stored in advance in the electronic ~~information~~purse, and

in the returning ~~step~~, the electronic ~~information~~purse is returned from the settlement service provider to the supplier via a site according to the route information stored in advance in the electronic ~~information~~purse.

10. (CURRENTLY AMENDED) The method according to claim 1, wherein the information for authentication is information for authentication of a payee to be checked with the ~~objective~~-authentication information obtained from the candidate for the receipt of the valuable data upon the authentication of said candidate.

11. (CURRENTLY AMENDED) The method according to claim 1, wherein the electronic ~~information~~bodypurse is issued by the settlement service provider,

an identifier inherent in the electronic ~~information~~bodypurse is stored as the information for authentication in the electronic ~~information~~bodypurse in advance, and

information for authentication of a payee to be checked with the ~~objective~~-authentication information obtained from the candidate for the receipt of the valuable data upon the authentication of this candidate is owned by said settlement service provider in coordination with said identifier.

12. (CURRENTLY AMENDED) The method according to claim 1, wherein the electronic ~~information~~bodypurse is issued by the settlement service provider,

an identifier inherent in the electronic ~~information~~bodypurse is stored as the information for authentication in the electronic ~~information~~bodypurse in advance, and

information for authentication of a payee to be checked with the ~~objective~~-authentication information obtained from the candidate for the receipt of the valuable data upon the authentication of said candidate is stored in a portable recording medium in coordination with said identifier.

13. (ORIGINAL) The method according to claim 10, wherein the payee authentication information is a character string.

14. (ORIGINAL) The method according to claim 11, wherein the information for

authentication of the payee is a character string.

15. (ORIGINAL) The method according to claim 12, wherein the information for authentication of the payee is a character string.

16. (ORIGINAL) The method according to claim 10, wherein the information for authentication of the payee is biometric information obtained from the payee oneself.

17. (ORIGINAL) The method according to claim 11, wherein the information for authentication of the payee is biometric information obtained from the payee oneself.

18. (ORIGINAL) The method according to claim 12, wherein the information for authentication of the payee is biometric information obtained from the payee oneself.

19. (CURRENTLY AMENDED) The method according to claim 1, wherein the payee is an owner of the electronic information body purse.

20. (ORIGINAL) The method according to claim 1, wherein the payee is a manager for managing the supplier.

21. (ORIGINAL) The method according to claim 1, wherein information transmission among the receiver, supplier and settlement service provider is carried out by at least one of wire communication means and radiocommunication means.

22. (ORIGINAL) The method according to claim 1, wherein information transmission among the receiver, supplier and settlement service provider is carried out by means of exchange of a portable recording medium.

23. (CURRENTLY AMENDED) The method according to claim 1, wherein the settlement service provider performs confirmation of practice on said attaching-step with a confirmation destination including the receiver or a preregistered third party other than the receiver prior to the attaching-step.

24. (ORIGINAL) The method according to claim 23, wherein the confirmation

destination is registered in advance on the settlement service provider side.

25. (CURRENTLY AMENDED) The method according to claim 23, wherein the confirmation destination is stored in the electronic ~~information~~purse for transfer of valuable data.

26. (CURRENTLY AMENDED) The method according to claim 1, wherein the receiver opens an account on the settlement service provider side to keep money in the account in advance, and

when the valuable data is attached to the electronic ~~information-body~~purse in said attaching-step, the settlement service provider draws the amount of money corresponding to the attached valuable data out of the account.

27. (CURRENTLY AMENDED) The method according to claim 26, wherein the settlement service provider temporally keeps the money drawn out of the account of the receiver, the settlement service provider practices said proprietary right transferring-step when the receiver permits the settlement service provider to cash the valuable data, and

the settlement service provider returns the money temporally kept to the account when the receiver request the settlement service provider to invalidate the valuable data.

28. (CURRENTLY AMENDED) The method according to claim 27, wherein when the receiver requests the settlement service provider to invalidate the valuable data, the settlement service provider returns the money temporally kept to said account with approval of the supplier, who is an owner of the electronic ~~information-body~~purse, as to the annulment of the valuable data.

29. (CURRENTLY AMENDED) The method according to claim 1, wherein the receiver makes a contract with the settlement service provider in advance, and

the settlement service provider pays the amount of money corresponding to the valuable data for the receiver when the valuable data is attached to the electronic ~~information-body~~purse in said attaching-step.

30. (CURRENTLY AMENDED) The method according to claim 1, wherein the function of the electronic ~~information-body~~purse capable of being used by users other than the proper payee is limited only to a function of attaching or adding valuable data to the electronic

~~information-body~~purse.

31. (CURRENTLY AMENDED) The method according to claim 30, wherein the settlement service provider prepares an electronic signature for a portion containing the electronic ~~information-body~~purse and the added valuable data at every time the valuable data is attached or added to the electronic ~~information-body~~purse in said attaching-step to attach it to the electronic ~~information~~purse for transmission of valuable data.

32. (CURRENTLY AMENDED) The method according to claim 31, wherein the settlement service provider prepares an electronic signature for the whole of the electronic ~~information-body~~purse, the valuable data already attached to the electronic ~~information-body~~purse by the electronic signature and the added valuable data to attach it to the electronic ~~information~~purse for transmission of valuable data.

33. (CURRENTLY AMENDED) The method according to claim 31, wherein the settlement service provider prepares an electronic signature for the electronic ~~information-body~~purse and the added valuable data to attach it to the electronic ~~information~~purse for transmission of valuable data.

34. (CURRENTLY AMENDED) The method according to claim 1, wherein an electronic signature of an issuer of the electronic ~~information-body~~purse is attached to said electronic ~~information-body~~purse.

35. (CURRENTLY AMENDED) The method according to claim 1, wherein when the receiver adds additional information to the electronic ~~information-body~~purse, an electronic signature for the electronic ~~information-body~~purse and the additional information is prepared to attach it to said electronic ~~information-body~~purse.

36. (CURRENTLY AMENDED) The method according to claim 1, wherein the valuable data attached to the electronic ~~information-body~~purse in said attaching-step is ciphered by an appointed public key, and a secret key corresponding to the appointed public key is managed by at least one of the settlement service provider and the payee.

37. (CURRENTLY AMENDED) The method according to claim 1, wherein the

valuable data attached to the electronic ~~information-body~~purse in said attaching-~~step~~ is ciphered by an appointed public key, and the payee possesses a portable recording medium in which a secret key corresponding to the public key has been stored.

38. (CURRENTLY AMENDED) The method according to claim 36, wherein the appointed public key is stored in the electronic ~~information-body~~purse.

39. (CURRENTLY AMENDED) The method according to claim 37, wherein the appointed public key is stored in the electronic ~~information-body~~purse.

40. (ORIGINAL) The method according to claim 36, wherein the appointed public key is obtained from a fiduciary institution.

41. (ORIGINAL) The method according to claim 37, wherein the appointed public key is obtained from a fiduciary institution.

42. (CURRENTLY AMENDED) The method according to claim 1, wherein an electronic signature by the settlement service provider is attached to the valuable data attached to the electronic ~~information-body~~purse in said attaching-~~step~~.

43. (CURRENTLY AMENDED) The method according to claim 1, wherein, in the proprietary right transferring-~~step~~, the valuable data is cashed and the cashed money corresponding to the valuable data is transferred to an appointed account.

44. (CURRENTLY AMENDED) The method according to claim 1, wherein, in said proprietary right transferring-~~step~~, the valuable data is cashed and the cashed money corresponding to the valuable data is delivered by hand to the candidate for the receipt who has been authenticated as a payee oneself of the valuable data.

45. (ORIGINAL) The method according to claim 1, wherein inherent identifiers are respectively applied to all valuable data issued by the settlement service provider, and only the identifiers of valuable data circulating in markets are kept by the settlement service provider.

46. (CURRENTLY AMENDED) The method according to claim 45, wherein, in said



proprietary right transferring-step, when an identifier applied to the valuable data is kept by the settlement service provider, the proprietary right of said valuable data is transferred to said candidate for the receipt.

47. (CURRENTLY AMENDED) The method according to claim 1, wherein any data is attached to the electronic ~~information-body~~purse.

48. (CURRENTLY AMENDED) The method according to claim 47, wherein at least one of date, time, name of the receiver, address of the receiver, telephone number of the receiver, e-mail address of the receiver, reason for payment of the ~~consideration~~price, amount of money of the ~~consideration~~price, delivery destination of a commodity dealt with in the transaction and electronic ~~information-body~~purse for transmission of valuable data owned by the receiver is attached as said any data.

49. (CURRENTLY AMENDED) The method according to claim 1, wherein the supplier opens an electronic ~~information-body~~purse owned by the supplier to the general public, and

the receiver obtains the electronic ~~information-body~~purse opened to the general public in the obtaining-step.

50. (CURRENTLY AMENDED) The method according to claim 1, wherein the settlement service provider issues an electronic checkbook having payable amount information to the receiver in advance,

in the requesting-step, the receiver transmits the electronic checkbook together with the electronic ~~information-body~~purse to the settlement service provider when the receiver requests the settlement service provider to attach valuable data having a value corresponding to the ~~consideration-necessary~~price for the transaction to said electronic ~~information-body~~purse, and

in the attaching-step, when said valuable data is attached to the electronic ~~information-body~~purse, the settlement service provider prepares a new electronic checkbook having payable amount information obtained by subtracting the amount corresponding to the value of said valuable data from the payable amount information of said electronic checkbook to return said new electronic checkbook to the receiver.